

Communications Toolkit for Summer Sprint to Coverage

HealthCare.gov Marketplace Special Enrollment Period 2021



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TESTIMONIAL VIDEOS

As a part of “Summer Sprint to Coverage,” CMS is launching a series of testimonial advertisements that feature stories of individuals who have found real savings on HealthCare.gov. The testimonials feature:

- [Dorothy](#) from Charlotte, NC, a hair stylist who found a zero-dollar premium with financial assistance;
- [Darrell & Erica](#) from Duluth, GA, a recently married couple hoping to have a family; and
- [Jeremy](#) from Houston, TX, a hard-working café owner who pays less than \$10 per month for coverage with financial assistance.

Final Week of Action Drop-in Article

HealthCare.gov Special Enrollment Period is Ending on August 15th 2021

This week is your last chance to take advantage of this Special Enrollment Period! You may be eligible for more savings and lower costs on health coverage through the Health Insurance Marketplace due to the American Rescue Plan Act of 2021.

What's new:

- More people than ever before qualify for tax credits that lower the cost of health coverage, even those who weren't eligible in the past.
- 4 out of 5 customers can find a plan for \$10 or less per month.
- People currently enrolled should come back now, update their application, to qualify for more tax credits.
- Health insurance premiums after these new savings will go down.

Enroll or change plans with the 2021 Special Enrollment Period through August 15

Fill out and submit your application on HealthCare.gov (or CuidadoDeSalud.gov for Spanish speakers) by August 15, 2021. After you submit your application, you have 30 days to enroll in a plan. Coverage starts the first day of the month after you enroll. For example, if you enroll any time in August, your coverage starts September 1.

For more information about the Special Enrollment Period, visit HealthCare.gov.

TALKERS FOR DISCUSSING THE SUMMER SPRINT IN YOUR COMMUNITY

- CMS has launched the HealthCare.Gov Summer Sprint to Coverage to ensure every American knows that they can apply for quality, affordable health coverage on HealthCare.Gov by August 15.
- Our message is simple: If you need coverage—or are looking to save money on better coverage—now is the time to act. There's just no better time to shop for coverage.
- Even with the great progress we've made, many Americans remain uninsured and need affordable health insurance. The American Rescue Plan provides greatly improved financial assistance during the Special Enrollment Period, which can significantly lower people's premiums. The sooner people act, the more money they will save.
 - For a typical family of four, the average premium will go from \$400 a month down to \$163 per month due to newly expanded financial assistance.
 - Four out of five people currently enrolled can find plans for \$10/month or less after newly expanded financial assistance.
- Also – right now – if someone received unemployment compensation for even one week in 2021 – they can get the maximum assistance possible at HealthCare.gov for the rest of the year. This means people who got unemployment are likely to find a plan for \$0 a month and have very low deductibles and copays. We're encouraging anyone who got unemployment this year to go to HealthCare.gov today.
 - And if a tax filer in the household received unemployment compensation, then the whole household may be eligible for a tax credit that covers the entire premium cost for the benchmark Marketplace silver plan—regardless of the household's actual income amount. This includes households that, in the past, have not qualified for APTC due to income below 100% of the federal poverty line in states that did not expand Medicaid.
 - But consumers need to take action to take advantage of these savings.
 - If you don't have coverage, all you need to do is to complete an application on HealthCare.gov and choose a plan that says "Extra Savings" next to it.
 - For those who've already enrolled in a plan this year, you'll also need to visit HealthCare.gov. Update your application to specify if you've received or been approved for unemployment income, and then update your enrollment to maximize the savings you can get for the rest of 2021.
- The latest enrollment report revealed more than 2 million people have gained coverage in the Federal and State Health Insurance Marketplace, which highlights the increasing demand for quality, affordable health coverage.
- And remember, the final deadline is approaching, so act now.
 - Consumers will have until August 15th to take advantage of this Special Enrollment Period.
 - Go to HealthCare.gov today.

CONTENT FOR ANNOUNCEMENTS

- (Insert your audience/organization specific language here)
- **New, lower costs on health plans through the Health Insurance Marketplace**
- You may be able to get more savings and lower costs on Marketplace health plans due to the American Rescue Plan Act of 2021. Under the new law:
 - More people than ever before qualify for tax credits that lower the cost of health coverage, even those who weren't eligible in the past.
 - Most people currently enrolled in a Marketplace plan may qualify for more tax credits.
 - Health insurance premiums after these new savings will go down.
- After Marketplace savings are applied:
 - 4 out of 5 customers can find a plan for \$10 or less per month with the newly expanded financial assistance.
 - A family of 4 can get a plan with premiums at \$163 per month due to newly expanded financial assistance.
 - Many premiums will decrease, on average, by \$50 per person per month and \$85 per policy per month.
- As of July 1, Marketplace application on Healthcare.gov has been updated to allow consumers who received—or who are approved to receive—unemployment compensation for any week in 2021 to access new savings, if they qualify. Specifically, the American Rescue Plan is providing additional advance payments of the premium tax credit (APTC) eligibility for these consumers.
- If consumers don't update their application before the end of the SEP on August 15, the Marketplace will try to automatically apply more financial help to the consumer's current Marketplace coverage for them. But it's in the best interest of the consumer to revisit Healthcare.gov.
- Additionally, CMS will not be taking actions to remove the financial help consumers are receiving to help pay for their health coverage because of their tax filing status, unlike previously notified.
- Finally, the American Rescue Plan decreased the required household premium contributions for 2021 and 2022. This is more good news, because it means consumers may qualify for additional advance payments of the premium tax credit to help pay for Marketplace coverage.
- If you need health insurance, we encourage you to visit HealthCare.gov to find a plan and see if you qualify for savings. You won't need to provide any documentation confirming a qualifying event, like losing coverage through your job.

SAMPLE FLYER or BULLETIN NOTICE

Looking for health insurance? Join the Summer Sprint to Coverage!

You may be able to get **more savings and lower costs on health coverage** through the Health Insurance Marketplace. Under the American Rescue Plan Act of 2021:

- More people than ever before qualify for tax credits that lower the cost of health coverage, even those who weren't eligible in the past.
- Most people currently enrolled in a Marketplace plan may qualify for more tax credits.
- Health insurance premiums after these new savings will go down.
- 4 out of 5 customers can find a plan for **\$10 or less per month**.
- If you received unemployment compensation for even one week in 2021 – you can get the maximum assistance possible at HealthCare.gov for the rest of the year. This means people who got unemployment are likely to find a plan for \$0 a month and have very low deductibles and copays. We're encouraging anyone who got unemployment this year to go to HealthCare.gov today.

You have until **August 15** to enroll or change your Marketplace plan due to the Coronavirus disease 2019 (COVID-19) Public Health Emergency.

Visit HealthCare.gov to apply & enroll online

When you apply on **HealthCare.gov**, you'll find out how much savings you qualify for. Spanish speakers can use CuidadoDeSalud.gov to apply and enroll.

Or, call the Marketplace Call Center to enroll at 1-800-318-2596 (TTY: 1-855-889-4325).

Key Websites:

[HealthCare.gov](https://www.healthcare.gov) - Website to learn more about the Health Insurance Marketplace® and to enroll through August 15, 2021

[CuidadoDeSalud.gov](https://www.cuidadoDESalud.gov) - Spanish language website of HealthCare.gov.

<https://marketplace.cms.gov/outreach-and-education/healthcaregov-special-enrollment-period-2021>) - Special Enrollment Period facts sheets and fillable flyers in multiple languages, social media toolkits in English and Spanish, videos and television ads to share.

www.hhs.gov/healthcare - Health insurance literacy tools, stories, blogs, tweets and other information about the health care law for consumers.

<https://www.cms.gov/About-CMS/Agency-Information/OMH/equity-initiatives/from-coverage-to-care> - From Coverage to Care materials to help consumers know how to use their health insurance.

Key Dates:

Now through August 15, 2021– Consumers can take advantage of these new savings and lower costs with the 2021 Special Enrollment Period for the COVID-19 Public Health Emergency when they enroll or change Marketplace plans on HealthCare.gov.

How to Enroll in the Health Insurance Marketplace®:

- Visit [HealthCare.gov](https://www.healthcare.gov) and [CuidadoDeSalud.gov](https://www.cuidadoDESalud.gov)
- Find local help at [Localhelp.HealthCare.gov](https://www.localhelp.healthcare.gov)
- Call the Marketplace Call Center at 1-800-318-2596 24 hours/7days a week
 - TTY users can call 1-855-889-4325
 - Assistance is available in 150 languages
 - The call is free

SOCIAL MEDIA TOOLKIT

Help spread the word on social media:

- 1) Retweet and share posts from CMS.gov and HealthCare.gov handles
- 2) Use social media from the HealthCare.gov social media toolkit (Marketplace.cms.gov Spotlight Section)
 - Final Week Social Media Toolkit ([English](#))
 - Final Week Graphics Toolkit ([English](#))
 - Summer Sprint ([English](#))
 - Summer Sprint Graphics ([English](#))
 - Messages ([English](#) and [Spanish](#))
 - Images/graphics ([English](#) and [Spanish](#))
- 3) Use the hashtag #GetCovered